

STATE OF WASHINGTON



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OFFICE OF
INSURANCE COMMISSIONER

Technical Advisory - Technical Assistance Advisory T 99-3

November 15, 1999

Attn: Washington State Health Insurance Pool
Members

Subject: Notification to Individuals Regarding the
Washington State Health Insurance Pool

Beginning in September of this year, individuals who reside in counties of the state that do not have access to comprehensive commercial healthcare insurance became eligible to purchase coverage from the Washington State Health Insurance Pool (WSHIP).

RCW 48.41.180 requires every member (defined at RCW 48.41.030(13)) of the Pool to provide a notice of the availability of WSHIP coverage and an application for pool coverage "to any person who receives a rejection of coverage for health insurance or health care service". WAC 284-910-60 states that members that have individual subscribers in a county but do not accept applications for coverage enrolling new subscribers must provide the notice and application to every person in that county who seeks coverage from them. The Commissioner interprets this to include written or telephone inquiries to a member by an individual requesting coverage.

The Commissioner requests each member to send a description of the method by which it provides these applicants with the required notice and application. The Commissioner also requests a copy of any materials that are routinely mailed to such applicants, and an estimate of the number of applications the carrier has mailed out since the September changes in eligibility for the pool. Please provide these materials and any other materials detailing how the carrier is complying with these laws and rules within 15 days to the Commissioner. The materials should be sent to the attention of Lillian Austin, Administrative Assistant, Rates and Contracts Division, Office of the Insurance Commissioner. Please direct any questions to Ms. Austin at 360-664-2569 or LillianA@oic.wa.gov.

Thank you very much for your prompt attention to this matter.